

FIRST WESTERN FINANCIAL, INC.

	CPP Disbursement Date 02/06/2009	RSSD (Holding Company) 3189906	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$685	\$659	-3.8%		
Loans	\$509	\$485	-4.7%		
Construction & development	\$19	\$9	-49.7%		
Closed-end 1-4 family residential	\$115	\$109	-5.1%		
Home equity	\$67	\$47	-30.6%		
Credit card	\$0	\$0	90.7%		
Other consumer	\$8	\$7	-13.3%		
Commercial & Industrial	\$143	\$133	-7.3%		
Commercial real estate	\$127	\$144	13.8%		
Unused commitments	\$109	\$115	5.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$40	\$67	66.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$1	\$8	744.0%		
Cash & balances due	\$102	\$63	-38.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$617	\$588	-4.7%		
Deposits	\$596	\$563	-5.6%		
Total other borrowings	\$15	\$20	33.3%		
FHLB advances	\$15	\$20	33.3%		
Equity					
Equity capital at quarter end	\$68	\$71	4.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.2%	8.8%	--		
Tier 1 risk based capital ratio	10.1%	11.6%	--		
Total risk based capital ratio	11.4%	12.6%	--		
Return on equity ¹	7.9%	3.3%	--		
Return on assets ¹	0.7%	0.4%	--		
Net interest margin ¹	3.3%	3.7%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	49.1%	201.6%	--		
Loss provision to net charge-offs (qtr)	532.0%	72.9%	--		
Net charge-offs to average loans and leases ¹	0.1%	0.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	8.7%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	4.3%	0.0%	0.0%	0.0%	--
Home equity	7.0%	2.4%	0.1%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.7%	0.0%	0.0%	0.0%	--
Commercial real estate	5.4%	0.9%	0.0%	0.2%	--
Total loans	3.8%	0.5%	0.0%	0.1%	--